AMENDMENTS TO THE CLAIMS

1.   (currently amended)   A computer implemented method of
purchasing a product from a seller while maintaining anonymity of
a buyer, comprising the steps of:

receiving, by a computerized trusted third party system from
the a computerized buyer device, an indicator a plurality of
indicators of one of corresponding to a plurality of different
payment methods, respectively;

assigning, by one or more of said computerized buyer device
and said computerized trusted third party system, an anonymous
identifier to each of the indicator that corresponds to said one
of said plurality of different payment methods;

for each of said plurality of different payment methods,
populating, by the said computerized trusted third party system, a
digital repository with data that is associated with the said
buyer, the said data including a buyer identification indicator,
the indicator of corresponding to the respective payment method,
and the anonymous identifier assigned to the respective payment
method,

wherein one of said plurality of different payment methods
for purchasing said product is selected by said computerized buyer
device using the anonymous identifiers;

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receiving, by ~~the~~ said computerized trusted third party system from ~~the~~ said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for ~~a~~ said product that ~~the~~ said buyer is purchasing, ~~the~~ said product having a total sale price;

receiving, by ~~the~~ said computerized trusted third party system from a computerized seller device, ~~the~~ said total sale price for payment approval of ~~the~~ said product that ~~the~~ said buyer is purchasing,

wherein ~~said one of said plurality of different~~ the selected payment ~~methods~~ method for purchasing ~~the~~ said product is ~~unknown to~~ concealed from ~~the~~ said seller;

in a querying step, querying, by ~~the~~ said computerized trusted third party system using the received anonymous identifier, ~~the~~ said digital repository to determine ~~said one of said plurality of different~~ the selected payment ~~methods method~~ ~~from the received anonymous identifier,~~

~~wherein, prior to said querying of the digital repository by the trusted third party, said one of said plurality of different payment methods for purchasing the product is unknown to the trusted third party;~~

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requesting, by ~~the~~ said computerized trusted third party system, payment approval from a payment partner processor by providing ~~the~~ said payment partner processor a description of the ~~respective~~ selected payment method determined in ~~the~~ said querying step and ~~the~~ said total sale price; and

providing, by said computerized trusted third party system, said payment approval to ~~the~~ said computerized seller device.

2. (currently amended) The method of Claim 1, wherein ~~the~~ said payment partner processor is a credit processor that receives credit approval from a credit approval authority.

3. (currently amended) The method of Claim 1, wherein ~~the~~ said payment partner processor is a credit approval authority.

4. (currently amended) The method of Claim 1, wherein ~~said one of said plurality of different~~ the selected payment ~~methods~~ method is one or more of a credit card, a debit card, an e-check, and a direct debit account.

5. (currently amended) The method of Claim 1, wherein one or more of the anonymous ~~identifier~~ identifiers is a nickname.

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6.   (currently amended) The method of Claim 1, wherein one or more of the anonymous ~~identifier~~ identifiers is a one-time use code.

7.   (currently amended) The method of Claim 1, wherein one or more of the anonymous ~~identifier~~ identifiers is a unique code.

8.   (canceled)

9.   (currently amended) A computer implemented method of purchasing a product from a seller while maintaining ~~buyer~~ anonymity of a buyer, comprising the steps of:

establishing, by a computerized trusted third party system for ~~a~~ said buyer, a prefunded cash account, said prefunded cash account corresponding to one of a plurality of different payment methods;

receiving, by ~~the~~ said computerized trusted third party system from ~~the~~ a computerized buyer device, ~~an indicator~~ a plurality of indicators ~~of one of~~ corresponding to said plurality of different payment methods, respectively;

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assigning, by one or more of said computerized buyer device and said computerized trusted third party system, an anonymous identifier to each of ~~the indicator of the respective~~ said plurality of different payment ~~method~~ methods;

for each of said plurality of different payment methods, populating, by ~~the~~ said computerized trusted third party system, a digital repository with data that is associated with ~~the~~ said buyer, ~~the~~ said data including a buyer identification indicator, the indicator ~~of~~ corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method,

wherein one of said plurality of different payment methods for purchasing said product is selected by said computerized buyer device using the anonymous identifiers;

receiving, by ~~the~~ said computerized trusted third party system from ~~the~~ said computerized buyer device, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for ~~a~~ said product that ~~the~~ said buyer is purchasing, ~~the~~ said product having a total sale price;

receiving, by ~~the~~ said computerized trusted third party system from a computerized seller device, ~~the~~ said total sale

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price for payment approval of ~~the~~ said product ~~that the~~ said buyer

is purchasing,

wherein ~~said one of said plurality of different~~ the selected

payment ~~methods~~ method for purchasing ~~the~~ said product is ~~unknown~~

~~to~~concealed from ~~the~~ said seller;

in a querying step, querying, by ~~the~~ said computerized

trusted third party system using the received anonymous

identifier, ~~the~~ said digital repository to determine ~~said one of~~

~~said plurality of different~~ the selected payment ~~methods~~

method~~from the received anonymous identifier,~~

~~wherein, prior to said querying of the digital repository by~~

~~the trusted third party, said one of said plurality of different~~

~~payment methods for purchasing the product is unknown to the~~

~~trusted third party~~; and

in a paying step, in the event ~~said one of said plurality of~~

~~different~~ the selected payment ~~methods~~ method is determined to

employ ~~the~~ said prefunded cash account, paying, by ~~the~~ said

computerized trusted third party system, ~~the~~ said seller an amount

equal to ~~the~~ said total sale price from ~~the~~ said prefunded cash

account ~~determined in the querying step~~.

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10.   (currently amended) The method of Claim 9, wherein one or more of the anonymous ~~identifier~~ identifiers is a nickname.

11.   (currently amended) The method of Claim 9, wherein one or more of the anonymous ~~identifier~~ identifiers is a one-time use code.

12.   (currently amended) The method of Claim 9, wherein one or more of the anonymous ~~identifier~~ identifiers is a unique code.

13.   (previously presented) The method of Claim 9, wherein the paying step comprises making micropayments to the seller.

14-23.   (canceled)

24.   (currently amended) A system for purchasing a product from a seller while maintaining anonymity of a buyer, comprising:

means for receiving, by a trusted third party from ~~the~~ said buyer, ~~an indicator~~ a plurality of indicators ~~of one of~~ corresponding to a plurality of different payment methods, respectively;

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means for assigning, by one or more of said buyer and said trusted third party, an anonymous identifier to each of ~~the indicator that corresponds to said one of~~ said plurality of different payment methods;

means for populating, by the trusted third party for each of said plurality of different payment methods, a digital repository with data that is associated with ~~the~~ said buyer, ~~the~~ said data including a buyer identification indicator, the indicator ~~of~~ corresponding to the respective payment method, and the anonymous identifier assigned to the respective payment method,

wherein one of said plurality of different payment methods for purchasing said product is selected by said buyer using the anonymous identifiers;

means for receiving, by ~~the~~ said trusted third party from ~~the~~ said buyer, the anonymous identifier assigned to the selected payment method, the anonymous identifier being received as an anonymous payment method for ~~a~~ said product that ~~the~~ said buyer is purchasing, ~~the~~ said product having a total sale price;

means for receiving, by ~~the~~ said trusted third party from a seller, ~~the~~ said total sale price for payment approval of ~~the~~ said product that ~~the~~ said buyer is purchasing,

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wherein ~~said one of said plurality of different~~ the selected payment ~~methods~~ method for purchasing ~~the~~ said product is ~~unknown to~~ concealed from ~~the~~ said seller;

means for querying, by ~~the~~ said trusted third party using the received anonymous identifier, ~~the~~ said digital repository to determine ~~said one of said plurality of different~~ the selected payment ~~methods~~ method ~~from the received anonymous identifier~~,

~~wherein, prior to said querying of the digital repository by the trusted third party, said one of said plurality of different payment methods for purchasing the product is unknown to the trusted third party;~~

means for requesting, by ~~the~~ said trusted third party, payment approval from a payment partner by providing ~~the~~ said payment partner a description of the ~~respective~~ selected payment method determined by ~~the~~ said means for querying and ~~the~~ said total sale price; and

means for providing, by said computerized trusted third party system, said payment approval to the seller.

25-42.   (canceled)

43. (currently amended) A computer implemented method of purchasing a product from at least one seller while maintaining anonymity of a buyer, comprising the steps of:

receiving, by a computerized trusted third party system from the a computerized buyer device, an indicator a plurality of indicators of one of corresponding to a plurality of different payment methods, respectively;

assigning, by one or more of said computerized buyer device and said computerized trusted third party system, an anonymous identifier to each of the indicator that corresponds to said one of said plurality of different payment methods;

assigning, by the said computerized trusted third party system, at least one unique buyer-seller identifier, each corresponding to a unique combination of the said buyer and said at least one seller;

in a populating step, for each of said plurality of different payment methods, populating, by the said computerized trusted third party system, a digital repository with data that is associated with the said buyer, the said data including a buyer identification indicator, the indicator of corresponding to the respective payment method, the anonymous identifier assigned to

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the respective payment method, and ~~the~~ said at least one unique

buyer-seller identifier,

    wherein one of said plurality of different payment methods

for purchasing said product is selected by said computerized buyer

device using the anonymous identifiers~~,~~, and

    wherein ~~receiving, by one of the at least one seller from the~~

~~buyer,~~ an appropriate one of ~~the~~ said at least one unique buyer-

seller ~~identifiers~~ identifier is received by one of at least one

computerized seller device from said computerized buyer device,

~~the~~ said appropriate one of ~~the~~ said at least one unique buyer-

seller identifier ~~identifiers~~ corresponding to ~~the~~ said buyer and

~~the~~ one of ~~the~~ said at least one seller;

    receiving, by ~~the~~ said computerized trusted third party

system from ~~the~~ said computerized buyer device, the anonymous

identifier assigned to the selected payment method, the anonymous

identifier being received as an anonymous payment method for ~~a~~

said product that ~~the~~ said buyer is purchasing, ~~the~~ said product

having a total sale price;

    receiving, by ~~the~~ said computerized trusted third party

system from ~~a~~ said one of said at least one computerized seller

device, ~~the~~ said total sale price for payment approval of ~~the~~ said

product that ~~the~~ said buyer is purchasing,

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wherein ~~said one of said plurality of different~~ the selected payment ~~methods~~ method for purchasing ~~the~~ said product is ~~unknown to~~ concealed from ~~the~~ said at least one seller;

in a querying step, querying, by ~~the~~ said computerized trusted third party system using the received anonymous identifier, ~~the~~ said digital repository to determine ~~said one of said plurality of different~~ the selected payment ~~methods~~ method from the received anonymous identifier,

~~wherein, prior to said querying of the digital repository by the trusted third party, said one of said plurality of different payment methods for purchasing the product is unknown to the trusted third party;~~

requesting, by ~~the~~ said computerized trusted third party system, payment approval from a payment partner processor by providing ~~the~~ said payment partner processor a description of the ~~respective~~ selected payment method determined in ~~the~~ said querying step and ~~the~~ said total sale price;

providing, by said computerized trusted third party system, said payment approval to ~~the~~ said one of said at least one computerized seller device;

receiving, by ~~the~~ said computerized trusted third party system from said one of ~~the~~ said at least one computerized seller

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device, ~~the~~ said appropriate one of ~~the~~ said at least one unique buyer-seller _identifier_ ~~identifiers~~ as a request for a communication of a message to ~~the~~ said buyer; and

forwarding, by ~~the~~ said computerized trusted third party system, ~~the~~ said message to ~~the~~ said computerized buyer _device_ by determining an identity of ~~the~~ said buyer using ~~the~~ said appropriate one of ~~the~~ said at least one unique buyer-seller _identifier_ ~~identifiers~~ received in ~~the~~ said request for ~~the~~ said communication of ~~the~~ said message to ~~the~~ said buyer.

44. (currently amended) The method of Claim 43, wherein the payment partner _processor_ is a credit processor that receives credit approval from a credit approval authority.

45. (currently amended) The method of Claim 43, wherein the payment partner _processor_ is a credit approval authority.

46. (currently amended) The method of Claim 43, wherein the _selected_ payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

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47. (currently amended) The method of Claim 43, wherein one or more of the anonymous ~~identifier~~ identifiers is a nickname.

48. (currently amended) The method of Claim 43, wherein one or more of the anonymous ~~identifier~~ identifiers is a one-time use code.

49. (currently amended) The method of Claim 43, wherein one or more of the anonymous ~~identifier~~ identifiers is a unique code.

50. (currently amended) The method of Claim 43, further comprising the steps of:

    receiving, by ~~the~~ said computerized trusted third party system, an e-mail address for use in anonymous communications with ~~the~~ said at least one seller,

    wherein ~~the~~ said populating step comprises populating ~~the~~ said digital repository with ~~said~~ e-mail address, and ~~the~~ said message forwarded to ~~the~~ said computerized buyer device is an e-mail message sent to ~~the~~ said e-mail address.

51. (canceled)

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52. (currently amended) A computer implemented method of purchasing a product from a seller while maintaining anonymity of a buyer, comprising the steps of:

assigning, by one or more of a computerized buyer device and a computerized trusted third party system, an anonymous identifier to each of a plurality of different payment methods,

wherein one of said plurality of different payment methods for purchasing said product is selected by said computerized buyer device using the anonymous identifiers;

receiving, by said computerized trusted third party system from a said computerized buyer device, an the anonymous identifier assigned to the , the anonymous identifier indicating a selected payment method by the buyer, the anonymous identifier being received as an anonymous payment method for said product that said buyer is the selected payment method being one of a plurality of different payment methods for purchasing a product;

retrieving, by said computerized trusted third party system, a description of the selected payment method from a database,

wherein, prior to said retrieving of said description of the selected payment method from said database, the selected payment method for purchasing the product is unknown;

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receiving, by said computerized trusted third party system, a

payment approval request from a computerized seller device,

wherein the selected payment method for purchasing ~~the~~ said

product is ~~unknown to~~concealed from ~~the~~ said seller; and

controlling, by said computerized trusted third party system,

payment to ~~the~~ said seller using the selected payment method.